

B61 (Official Form 61) (12/07)

In re **Benny Simms, Jr.**
Tawanna Jean Simms

Case No. **08-35505**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Son	AGE(S): 14
Employment:	DEBTOR	SPOUSE
Occupation	Maintenance Supervisor	Residential Manager
Name of Employer	Landmark Property Services	Summerdale / Ripley Ronald
How long employed	7 months	3 years
Address of Employer	4901 Dickens Road Richmond, VA	808 Newtown Road Virginia Beach, VA

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 4,160.00	\$ 3,072.00
\$ 865.00	\$ 0.00

3. SUBTOTAL

\$ 5,025.00	\$ 3,072.00
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) **See Detailed Income Attachment**

\$ 1,147.00	\$ 459.00
\$ 89.00	\$ 33.00
\$ 0.00	\$ 0.00
\$ 37.00	\$ 108.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,273.00	\$ 600.00
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,752.00	\$ 2,472.00
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7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify):

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income (Specify):

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 0.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,752.00	\$ 2,472.00
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 6,224.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6I (Official Form 6I) (12/07)

In re **Benny Simms, Jr.**
Tawanna Jean Simms

Debtor(s)

Case No. **08-35505**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Income Attachment

Other Payroll Deductions:

Aflac	\$ 0.00	\$ 43.00
Dental	\$ 0.00	\$ 55.00
Short-term Disability	\$ 0.00	\$ 10.00
std	\$ 37.00	\$ 0.00
Total Other Payroll Deductions	\$ 37.00	\$ 108.00

B6J (Official Form 6J) (12/07)

In re **Benny Simms, Jr.**
Tawanna Jean Simms

Case No. **08-35505**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,195.00</u>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	<u>250.00</u>
b. Water and sewer	\$	<u>90.00</u>
c. Telephone	\$	<u>155.00</u>
d. Other <u>See Detailed Expense Attachment</u>	\$	<u>220.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>100.00</u>
4. Food	\$	<u>850.00</u>
5. Clothing	\$	<u>100.00</u>
6. Laundry and dry cleaning	\$	<u>85.00</u>
7. Medical and dental expenses	\$	<u>410.00</u>
8. Transportation (not including car payments)	\$	<u>550.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>150.00</u>
10. Charitable contributions	\$	<u>520.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>50.00</u>
b. Life	\$	<u>205.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>120.00</u>
e. Other	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>1/12th Personal Property Tax</u>	\$	<u>40.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>400.00</u>
b. Other <u>Leased furniture from Aaron's (washer/dryer)</u>	\$	<u>85.00</u>
c. Other	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>See Detailed Expense Attachment</u>	\$	<u>449.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 6,024.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Note of explanation: Son has braces that currently cost the family approximately \$145 per month. Son also suffers from Crohn's disease

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>6,224.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>6,024.00</u>
c. Monthly net income (a. minus b.)	\$	<u>200.00</u>

B6J (Official Form 6J) (12/07)

In re **Benny Simms, Jr.**
Tawanna Jean Simms

Case No. **08-35505**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Detailed Expense Attachment

Other Utility Expenditures:

<u>cell phones</u>	\$	<u>180.00</u>
<u>house alarm</u>	\$	<u>40.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>220.00</u>

Other Expenditures:

<u>hair and personal care</u>	\$	<u>100.00</u>
<u>Emergency Funds</u>	\$	<u>100.00</u>
<u>Expense for education of child under 18</u>	\$	<u>100.00</u>
<u>Gym membership</u>	\$	<u>99.00</u>
<u>House alarm</u>	\$	<u>50.00</u>
<u>Total Other Expenditures</u>	\$	<u>449.00</u>

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - AMENDED
AND RELATED MOTIONS

Name of Debtor(s): **Benny Simms, Jr.
Tawanna Jean Simms**

Case No: **08-35505**

This plan, dated **February 5, 2014**, is:

- ☐ the *first* Chapter 13 plan filed in this case.
☒ a modified Plan, which replaces the
☒ confirmed or ☐ unconfirmed Plan dated **4/28/2010**.

Date and Time of Modified Plan Confirming Hearing:
March 19, 2014 @ 9:10 am

Place of Modified Plan Confirmation Hearing:
701 East Broad Street, Crtrm 5000 Richmond, VA 23219

The Plan provisions modified by this filing are:

Vehicle surrendered validly back to Drive Time to comply with order for relief from stay.

Creditors affected by this modification are:

Drive Time

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$44,707.69**

Total Non-Priority Unsecured Debt: **\$28,203.87**

Total Priority Debt: **\$4,019.15**

Total Secured Debt: **\$36,424.03**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$200.00 Monthly for 60 months**. Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 12,000.00.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 2,800.00 balance due of the total fee of \$ 3,000.00 concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
Commonwealth of Virginia	Taxes and certain other debts	1.00	Prorata 23 months
Commonwealth of Virginia	Taxes and certain other debts	1.00	Prorata 23 months
Commonwealth of Virginia	Taxes and certain other debts	1.00	Prorata 23 months
Virginia Child Support Service	Domestic support obligations	3,785.62	Prorata 23 months
Virginia Dep't of Taxation	Taxes and certain other debts	230.53	Prorata 23 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
-NONE-				

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
Citi Auto	2006 Chevrolet Malibu 30,563 mi SURRENDERING orig valued at: 12340	7,590.83	25,166.35
Colonial Crossings of Williams	Bi-yearly timeshare estate Colonial Crossings of Williamsburg Great Eastern Resort Corporation 200 English Garden Way Williamsburg, VA 23188 SURRENDERING	1,000.00	1.00
Dt Credit	2003 Ford Expedition 59,115 mi KEEPING	12,060.00	13,683.00
Mountainside Villas Owner Asso	Timeshare estate Moutside Villa Massanutten, VA SURRENDERING	1,000.00	1,000.00

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Central Furniture Company, Inc	Living room set	50.00	trustee
Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).			

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
Central Furniture Company, Inc	Living room set	1,792.20	8.9%	Prorata 13 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. **Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 7 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. **Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. **Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

A. **Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Coastal Credit Corp	2006 Mitsubishi Galant 39,165 mi KEEPING	400.00	0.00	0%	0 months	

B. **Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

C. **Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. **Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

A. **Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
Comcast	Debtors reject lease and will not continue making regular payments

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

7. Liens Which Debtor(s) Seek to Avoid.

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

- 11. Other provisions of this plan:**
The pre-confirmation adequate protection payment to applicable secured creditors shall be \$50.00 per month.

Secured creditors who are being paid post-petition directly by the debtor shall continue to mail to debtor all monthly billing statements.

Signatures:

Dated: February 5, 2014

/s/ Benny Simms, Jr.
Benny Simms, Jr.
Debtor

/s/ Richard Oulton
Richard Oulton 29640
Debtor's Attorney

/s/ Tawanna Jean Simms
Tawanna Jean Simms
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);**
Matrix of Parties Served with Plan

Certificate of Service

I certify that on February 5, 2014, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Richard Oulton
Richard Oulton 29640
Signature

America Law Group, Inc. dba Debt Law Group
4036 Plank Road #10
Fredericksburg, VA 22407
Address

540-412-1463
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

Case 08-35505-KRH	Doc 44	Filed 02/05/14	Entered 02/05/14 13:31:53	Desc Main
America Law Group, Inc. t/a Debt Law Group 2800 N Parham Rd, Ste 100 Henrico, VA 23294	Bna Financial Bureau 8000 Safari Dr Smyrna, TN 37167			Cerity Payment Recovery Serv. 11601 Roosevelt Blvd Saint Petersburg, FL 33716
Aaron's Lease C1195 5162 Nine Mile Rd Richmond, VA 23223	BNA Financial Bureau, Inc 8000 Safari Dr. Smyrna, TN 37167-6605			Citi Auto 2208 Highway 121 Ste 100 Bedford, TX 76021
Advanced Orthopaedic Centers P.O. Box 843239 Boston, MA 02284-3239	Bob Fletchers Painting 1268 Mountain Road Glen Allen, VA 23059			City of Richmond Department of Public Utilities PO Box 26060 Richmond, VA 23274-0001
Allianceone 1684 Woodlands Dr Ste 15 Maumee, OH 43537	Bon Secours			Clark & Bradshaw PC 92 North Liberty St Harrisonburg, VA 22802
Allied Interstate Consumer Service Dep't P.O. Box 361477 Columbus, OH 43236	Bon Secours c/o Greer Jackson			Cloverleaf Realty 11200 Leadbetter Road Suite B Ashland, VA 23005
Allied Interstate Inc 435 Ford Rd Ste 800 Minneapolis, MN 55426	Bon Secours Richmond Health Sy P.O. Box 28538 Richmond, VA 23228			Coastal Credit Corp 3633 Wheeler Rd Ste 250 Augusta, GA 30909
American Collection Consultant 303 H St Suite 320 Chula Vista, CA 91910	Cavalry Port 7 Skyline Drive Hawthorne, NY 10532			Collectcorp Corporation 300 International Dr. Suite 100 Buffalo, NY 14221
Antone C. Exum, DDS P.O. Box 3749 Glen Allen, VA 23060	Cavalry Portfolio Serv 7 Skyline Dr Ste 3 Hawthorne, NY 10532			Colonial Crossings 4050 Innslake Dr. Suite 204 Glen Allen, VA 23060
Applied Bank 601 Delaware Ave Wilmington, DE 19801	Central 3700 Mechanicsville Pike Richmond, VA 23223			Colonial Crossings of Williams 4050 Innslake Drive, Suite 204 Glen Allen, VA 23060
Bcc Financial Manage 3230 W Commercial Blvd Ste 200 Fort Lauderdale, FL 33309	Central Furniture Company, Inc 3700 Mechanicsville PK Richmond, VA 23223			Comcast P.O. box 492950 Lawrenceville, GA 30049-6679

Comcast 5401 Staples Mill Rd Richmond, VA 23228-5421	Dt Credit 4020 E Indian School Rd Phoenix, AZ 85018	Jefferson Capital Systems
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Comcast Communications P.O. Box 3005 Southeastern, PA 19398-3005	Durgada V. Basava-Raj, M.D. P.O. 70669 Richmond, VA 23255-0669	Jolas & Associates LLP 202 1st Street NW P.O. Box 4000 Mason City, IA 50401
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Commonwealth of Virginia VA Dep't of Taxation P.O. box 2369 Richmond, VA 23218-2369	ECMC 7325 Beaufont Springs Dr. Suite 200 Richmond, VA 23225	Kmart Corporations Recovery Services Office P.O. Box 8130 Palatine, IL 60078-8130
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Commonwealth of Virginia Dep't of Taxation P.O. Box 2369 Richmond, VA 23218-2369	Ecmc 101 5th St E Ste 2400 Saint Paul, MN 55101	Land'or Williamsburg, LLC 200 English Garden Way Williamsburg, VA 23188
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Commonwealth Radiology PC 1510 Willow Lawn Drive, Suite Richmond, VA 23230-3429	ECMC P.O. Box 8809 Richmond, VA 23225	MCI P.O. Box 600670 Jacksonville, FL 32260-0670
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Credit Adjustment Bo 306 East Grace Street Richmond, VA 23219	Great Eastern Resort Corp P.O. Box 6006 Charlottesville, VA 22906	Medical Specialists, VA Spec. 7702 Parham Rd, Ste 304 Richmond, VA 23294
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Credit Adjustment Board 306 East Grace Street Richmond, VA 23219	Great Eastern Resort Corp P.O. Box 6006 610 West Rio Rd Charlottesville, VA 22906	Memorial Regional Med Ctr P.O. Box 409438 Atlanta, GA 30384-9438
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Credit Management Lp 4200 International Pkwy Carrollton, TX 75007	Hof Laundry Systems Tidewater 6640 Ammendale Rd Beltsville, MD 20705	Meridian Financial Svc 21 Overland Industrial B Asheville, NC 28806
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Dominion Law Associates 222 Central Park Ave. Virginia Beach, VA 23462-3026	I C System Inc Po Box 64378 Saint Paul, MN 55164	Mountainside Villas Owner Asso P.O. Box 1351 Harrisonburg, VA 22803
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National Credit System
3800 Camp Creek Pkwy B18
Atlanta, GA 30331

Professional Recovery Services
P.O. Box 1880
Voorhees, NJ 08043-7880

Steven W. Czarnota
P.O. Box 0369
Lake Park, GA 31636-0369

NCO Financial Sys - Kgport
P.O. Box 15273
Wilmington, DE 19850

Radiology
Virginia Physicians
P.O. Box 70188
Richmond, VA 23255-0188

Transworld Systems
4560 South Boulevard #100
Virginia Beach, VA 23452

NCO Financial Systems
1804 Washington Blvd
Dept. 600
Baltimore, MD 21230

Resort Funding LLC
P.O. Box 5122
Buffalo, NY 14240-5122

Unistates Ca Llc
2809 Wehrle Dr Ste 1
Williamsville, NY 14221

NCO Financial Systems - KGPORT
P.O. Box 15273
Wilmington, DE 19850

Retrival Masters Creditors Bur
2269 South Saw Mill River Rd
Building 3
Elmsford, NY 10523

Universal Fidelity Lp
re: John Lee Jackson
1445 Langham Creek Dr.
Houston, TX 77084

NCO Financial Systems, Inc
1804 Washington Blvd, Dept 600
Baltimore, MD 21230

Richmond Community
P.O. Box 28538
Richmond, VA 23228

Valentine & Kebartas, Inc.
P.O. Box 325
Lawrence, MA 01842

NCO Financial Systems, Inc.
P.O. Box 13585
Philadelphia, PA 19101-3585

Richmond Health System
St. Mary's Hospital
P.O. Box 409553
Atlanta, GA 30384-9553

Vec
703 East Main St
Richmond, VA 23219-3307

New Bedford Corporation
P.O. Box 31476
Richmond, VA 23294

Rjm Acq Llc
575 Underhill Blvd Ste 2
Syosset, NY 11791

Verizon--Virginia
600 East Main St.
Richmond, VA 23219

North Shore Agency
751 Summa Ave.
Westbury, NY 11590

Sallie Mae
1002 Arthur Drive
Lynn Haven, FL 32444

Virginia Child Support Service
Richmond District Office
2106-C North Hamilton St.
Richmond, VA 23230-4106

Office of Customer Relations
Customer Service Section
P.O. Box 1115
Richmond, VA 23218-1115

Select Financial Services, Inc
P.O. Box 1070
Jenkintown, PA 19046-7370

Virginia Dep't of Taxation

West Asset Management
2703 N Highway 75
Sherman, TX 75090

West Asset Management
2703 North Hwy 75
Sherman, TX 75090

West End Orthopaedic Clinic
P.O. Box 35725
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